

Therese Humbert, the Most Skillful Adventuress the World Has Ever Known



ASK the average lawyer what chance there would be that a comparatively uneducated country girl with no beauty of face or form should within a period of a little more than twenty years be able to induce reputedly shrewd financiers to accept her paper for obligations of more than \$100,000,000 and he will tell you that there would be no chance of such a contingency. Still all this has actually happened, and the woman who caused

exploit consisted of burling the merchants of Toulouse out of a fine wedding trousseau for herself. At the time she hadn't the most remote idea of being married, but she told a plausible story and got what she wanted. The merchants threatened criminal proceedings, and old man Daurignac was eventually obliged to sell his farm in order to satisfy their demands. The family then removed into the city of Toulouse, where began the acquaintance with the Humbert family.

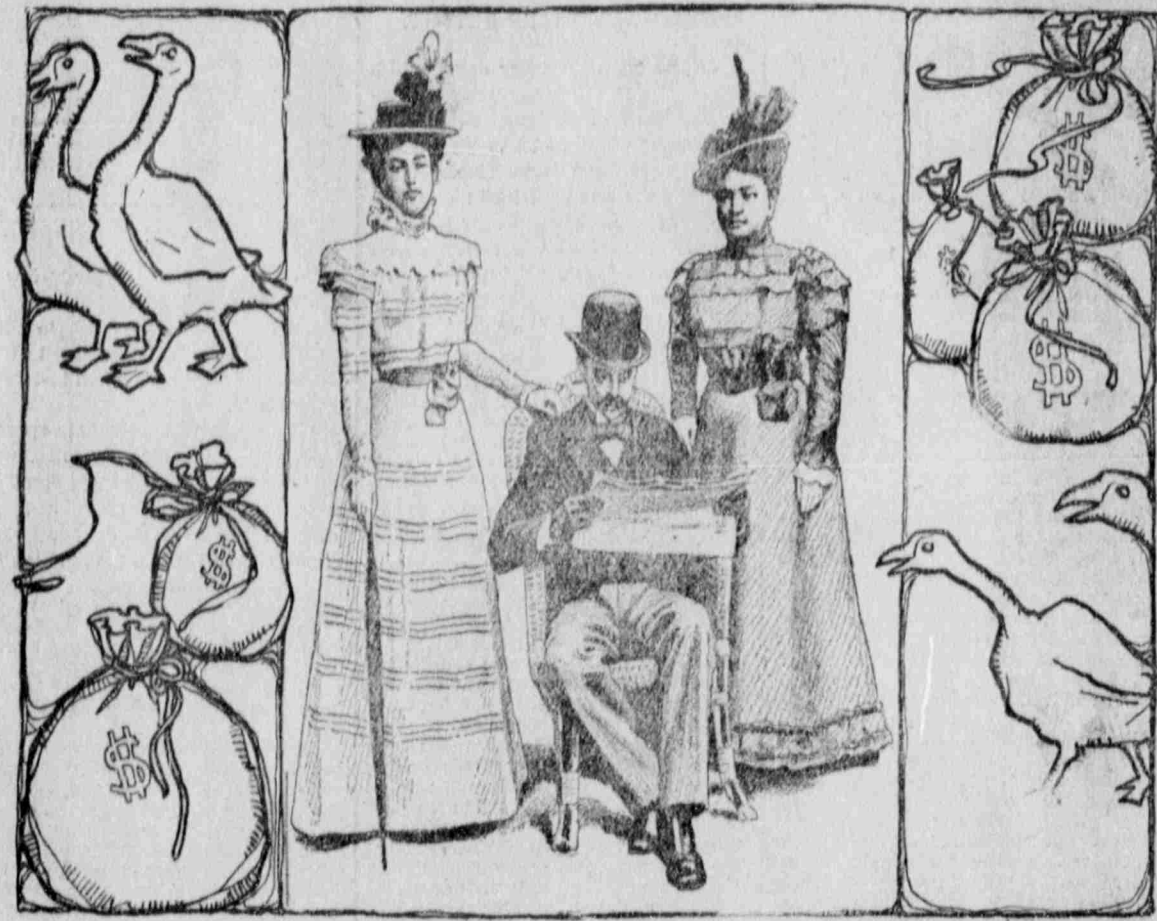
Senator Humbert was a dignified gentleman of exceedingly fine legal attainments, but under the influence of

wealthy prospective neighbors to the extent of 2,000,000 francs in cash. She was visited by representatives of banks and from them accepted several million francs more, so that the borrowings of 1883 exceeded 12,000,000 francs. And the good, old mythical Portuguese was responsible for it all.

After a time the proprietor of the chateau began to ask for his money, and then it was that Mme. Humbert demonstrated the possession of genius of its own peculiar sort. She had become very friendly with M. Jacquin, the councillor of state, who was charged with the purification of the judiciary. His duty was to visit the different circuits for the purpose of reporting upon the desirability of continuing the present judges in office. When the chateau was about to be brought into court, Jacquin began to make frequent visits to the Humberts, with whom he made it a point to be seen everywhere. Naturally this had its effect, and Mme. Humbert got the delay which was so necessary a part of her plans. Of course scandal also connected Jacquin's name with the machinations of the Humberts, especially since large sums of money raised for specific charitable purposes which were to be disbursed by Jacquin failed to reach the beneficiaries. But it seems to be pretty well established that, while Jacquin was reprehensibly negligent, he was merely the dupe of the designing Therese.

Ordinary things had by this time become too common for Mme. Humbert, and she bought another country chateau for an enormous price, paying for it, as always, with notes. But one of these Nabonne creditors became unduly importunate, and Senator Humbert himself was obliged to take up one of the notes for 500,000 francs. The paper was illegible, and when an attempt was made to collect it, it was found that a monstrously heavy fine had been incurred. But Mme. Humbert had influential friends, and the future president, Carnot, then minister of finance, ordered a reduction of the fine. Eventually, however, the note was paid. When Carnot became president, his wife took Mme. Humbert under her wing, and she became a social queen.

Meanwhile there were numerous lawsuits in the south of France, but in some inscrutable manner they were decided favorably to the Humberts. In spite of these Therese's husband, Frederic, was elected a Radical member of parliament and was later re-elected, though his second election was invalidated. At about this time Mme. Humbert realized that this sort of thing could not go on forever; a settlement must come some time. Besides, the poor, old Portuguese gentleman had been overworked, and the people had begun to tire of the tales of his exceeding goodness and his fabulous wealth. So it became necessary to secure a substitute. And Mme. Humbert not only rose to the occasion to the extent of securing one, but she at the same time put her case upon a substantial footing and made it possible to continue upon an even larger scale without the necessity of showing anything more tangible than a few court records.



MARIE DAURIGNAC, FREDERIC AND THERESE HUMBERT.

it to happen is Therese Humbert, whom the police of the largest cities declare to be the most shrewd and skillful swindler the world has ever known.

Every newspaper reader is familiar with the so-called Humbert-Crawford litigation in France, in which the sum of \$100,000,000 was alleged to have been involved, but very few persons have more than the vaguest sort of idea of the methods by which this gigantic bunco game was engineered. The story if attributed to Dumas would bring down upon the memory of that writer the criticism that it was altogether too improbable to be entitled to comment, especially since in its tangled web are to be found the names of two of the most prominent officials of the national judiciary, two presidents of France, innumerable senators and deputies, a couple of prime ministers and generals galore, including the very humorous but at one time all powerful Boulanger. The facts in the briefest possible form are as follows:

Back in the seventies there lived on a small farm some distance from Toulouse, France, a dreamy individual named Daurignac, the father of several boys and girls of much native ability, though with a single exception of very little education. Therese, the eldest daughter, even at this early date dominated the family, although she was then a mere slip of a girl. Her father was forever prating to those of his neighbors who would listen of a large fortune which would eventually be his. Details as to the source were lacking, and the neighbors didn't care very much about the story anyway. But it made a great impression upon Therese. Her mother died, and she became the housekeeper of the family. Her first

marvelous Therese he believed implicitly in the inheritance story. At last details were given. The fortune was to come from Therese's godmother, an old woman, who owned enormous orange orchards near Tarbes. Consistently, the man who later on as prime minister smashed the Boulanger power, informed Senator Humbert that he represented the Tarbes district and that there was no such estate. But Humbert persisted despite this warning, and it is this circumstance, taken in connection with subsequent acts of his, which has caused tens of thousands of persons to aver that Senator Humbert was as deep in the mud as Therese was in the mire.

At any rate as the result of her acquaintance with him there were three intermarriages of the two families. Therese herself captured Frederic Humbert, the senator's only son; her brother Emile married Alice, the senator's only daughter, and the senator's nephew married Therese's sister. This nephew has been dead for a good many years. So it would appear that, at the beginning at least, Senator Gustave Humbert fully believed in the story of Therese about the enormous prospective inheritance. On the other hand, it should be stated that later on, when Therese displayed government bonds of large value, it was alleged that these belonged to a requested estate and that Humbert had permitted her to have them for no other purpose than to impress credulous dupes.

After her marriage Therese and her husband removed to Paris, where they lived near the senator. Then this ambitious creature began to branch out. But the godmother story was abandoned, and instead Therese deliberately

attacked the memory of her mother by asserting that the fortune was to come to her through a wealthy Portuguese whose relations with her mother had been very intimate. On the strength of this yarn a loan of about \$5,000 was secured from a Paris merchant. This gentleman was a hard-headed individual and laughed when an extension was asked for on the ground that another large estate was about to come to Marie from a wealthy American. So his little account had to be settled. This was the first occasion on which an American was mentioned by the Humberts. In the following year, 1882, Sen-

ator Humbert was made minister of justice, and Mme. Humbert's fortunes were put on the up grade in earnest. Humbert authorized the smashing of the Union General bank, and his enemies contended that he was not wholly disinterested.

Be that as it may, the younger Humberts now moved into a magnificent house and gave receptions which were attended by the best people of France. Senator Humbert did everything in his power to add to the prestige of his ambitious daughter-in-law, and that he succeeded the events of the years following amply attest.

Mme. Humbert's second loan, so far as the records show, was obtained in 1882 from a doctor in Narbonne. She professed to be greatly impressed by the beauty of the country about Narbonne, and it therefore surprised no one when she again appeared there a few months later with the avowed purpose of purchasing the famous old Chateau de Celestan. She got it for 2,000,000 francs, and when she offered in payment a note for that amount, with interest, said note to become due "when my present suits at law shall have been finally adjusted," the attorney for the owner accepted it with a bow of gratitude as profound as the one with which Mme. Humbert accompanied her apparently perfunctory remark to the effect that the obligation was all on her side. How true that was the innocent attorney did not suspect.

The news of the purchase of the chateau was naturally the talk of the neighborhood, and Mme. Humbert, priding by this fictitious reputation for wealth and the implied confidence in her Portuguese story, condescended to accept the offers of loans from her

wealthy prospective neighbors to the extent of 2,000,000 francs in cash. She was visited by representatives of banks and from them accepted several million francs more, so that the borrowings of 1883 exceeded 12,000,000 francs. And the good, old mythical Portuguese was responsible for it all.

After a time the proprietor of the chateau began to ask for his money, and then it was that Mme. Humbert demonstrated the possession of genius of its own peculiar sort. She had become very friendly with M. Jacquin, the councillor of state, who was charged with the purification of the judiciary. His duty was to visit the different circuits for the purpose of reporting upon the desirability of continuing the present judges in office. When the chateau was about to be brought into court, Jacquin began to make frequent visits to the Humberts, with whom he made it a point to be seen everywhere. Naturally this had its effect, and Mme. Humbert got the delay which was so necessary a part of her plans. Of course scandal also connected Jacquin's name with the machinations of the Humberts, especially since large sums of money raised for specific charitable purposes which were to be disbursed by Jacquin failed to reach the beneficiaries. But it seems to be pretty well established that, while Jacquin was reprehensibly negligent, he was merely the dupe of the designing Therese.

Ordinary things had by this time become too common for Mme. Humbert, and she bought another country chateau for an enormous price, paying for it, as always, with notes. But one of these Nabonne creditors became unduly importunate, and Senator Humbert himself was obliged to take up one of the notes for 500,000 francs. The paper was illegible, and when an attempt was made to collect it, it was found that a monstrously heavy fine had been incurred. But Mme. Humbert had influential friends, and the future president, Carnot, then minister of finance, ordered a reduction of the fine. Eventually, however, the note was paid. When Carnot became president, his wife took Mme. Humbert under her wing, and she became a social queen.

Meanwhile there were numerous lawsuits in the south of France, but in some inscrutable manner they were decided favorably to the Humberts. In spite of these Therese's husband, Frederic, was elected a Radical member of parliament and was later re-elected, though his second election was invalidated. At about this time Mme. Humbert realized that this sort of thing could not go on forever; a settlement must come some time. Besides, the poor, old Portuguese gentleman had been overworked, and the people had begun to tire of the tales of his exceeding goodness and his fabulous wealth. So it became necessary to secure a substitute. And Mme. Humbert not only rose to the occasion to the extent of securing one, but she at the same time put her case upon a substantial footing and made it possible to continue upon an even larger scale without the necessity of showing anything more tangible than a few court records.

Of a sudden it was announced that Mme. Humbert had been left a legacy of \$100,000,000 by a wealthy American to whom she had rendered some service during his illness on a train. It would have been a simple matter to write a will, and this was done. But there was no method by which it could be given such standing before the court as would warrant capitalists in parting with their money on the prospect of realizing upon the document. So Mme. Humbert caused to appear in France two young men who represented themselves as nephews of the wealthy American. They presented another will made by their uncle. In this, instead of leaving his entire fortune to Mme. Humbert, he simply provided for a small annuity for her and then directed that his estate be divided into three equal parts, one of which was to go to each of his two nephews and one to

Marie Daurignac, Therese's sister. The testator further expressed the earnest hope that one of the nephews should marry Marie so that the wealth might be kept practically intact in one family. Naturally Mme. Humbert announced her intention of fighting this will, and she did fight it for about seventeen years. The Crawfords, too, while never for a moment abandoning a little of their rights, were exceedingly generous foes. Either was willing to marry Marie, but she would make no selection and kept putting both of them off. They had engaged able counsel, and one of the most bitter legal contests ever waged in France began. Mme. Humbert now had tangible evidence of wealth, and thereafter when she wished to borrow money she simply got her sister Marie to add her signature. Thus the creditor appeared to be thoroughly protected, for if the Humbert will was declared valid he would surely get his money, while if the other will was held to be good Marie would get one-third of the rich American's estate, and he would be paid anyway. What further helped along this little game was the habit Mme. Humbert had of announcing when some cantankerous creditor had compelled her to settle that the Crawfords had kindly, in view of their affection for Marie, taken up her notes, taking as security a lien upon the estate which was executed jointly by Marie and herself.

Prior to this, when the Crawfords first appeared upon the scene, the supposed heirs at law after a good deal of spirited legal wrangling and upon the intercession of mutual friends entered into what will always be famous in French legal history as the "Crawford

compromise." By the terms of this document it was agreed that all of the securities belonging to the estate be deposited in the enormous fire and burglar proof safe in Mme. Humbert's house and that the doors should then be sealed. Thus the wife Mme. Humbert had not only secured legal recognition of her rights, but she had also succeeded in so arranging matters that she would always have a valid excuse for refusing to show the securities to skeptical money lenders.

With the intimate friendship of such women as the wives of Presidents Faure and Carnot, it is not remarkable that the career of the Humbert woman was a triumphal progress. Until within a few months of her fight last spring, when the safe was opened and a brass button and securities valued at

no animosity. These are Marie, the "eternal fiancée," the rather dull and stupid tool of her ambitious sister, Eve, the daughter of Therese. Eve is really the one pathetic figure of the case. She probably never once suspected that her parents' vast wealth was derived from any but the most legitimate channels. It was rumored at the time of the flight of the Humberts that Eve was the affianced wife of Paul Deschanel, perhaps the most brilliant young statesman of France. It is said that, whether or not this engagement ever existed, it does not exist now. The young woman is universally popular, and is said to be in a precarious condition of health as a result of the terrible strain to which she has been put.

Of the principal actors in this drama of millions Therese Humbert is about



OPENING THE HUMBERT SAFE.

A STUDY OF MME. HUMBERT.

"Condor Charlie" Beresford, Vice Admiral, Hero, Author and Statesman



Our interesting visitor, Vice Admiral Lord Charles William de la Poer Beresford, C. B., hero, statesman, author, globe trotter, critic of his own navy and student of trade and politics, is a versatile celebrity. A cadet in 1859, he became a vice admiral in 1902 after forty-three years of service. He is called "Condor Charlie" because at Alexandria in 1882 his ship, the Condor, rescued a British ironclad that had gone aground under the very guns of the Marabout batteries. "Well done, Condor!" was signaled from the flagship.



Twenty-eight years ago Lord Beresford became a member of parliament for Waterford county, where he astonished the orthodox by declaring, "If a Buddhist or a Mohammedan runs straight, he has as much chance of going to heaven as I have." In 1885, 1898 and 1902 he re-entered parliament, and he has often risked court martial by his scathing criticism of ignorant admiralty officials. He declares that one of these, seeing sailors at work at the pumps, said, "Dear me, I didn't know you had a well on board, captain."



It was a plain case of "me and Jack" when this snapshot of Lord Beresford was taken. He is very fond of dogs and usually has one or two with him, afloat or ashore and when face to face with the enemy or the camera. Possessing bulldog courage and tenacity himself, he has a particular admiration for bull terriers, and owns a number of them. If his courage had not been proved by the Condor incident, the three medals given him for saving life at great peril to himself could be cited as evidence that he doesn't know what fear means.



Sir Charles can exclaim with Plutarch, "The world's mine oyster!" for owing to his naval career and his globe trotting tendencies he has seen with most observant eyes about all there is that is worth seeing. He has been a strong advocate of the open door in China and of close relations between Great Britain and the United States. "If I were a citizen of the United States," he says, "I would fight in support of the Monroe doctrine." Several years ago he represented the British Associated Chambers of Commerce in China.



This is a snapshot of Lord Beresford the author, for the bluff sailor is as ready with his pen as he is with his tongue. Like Kipling, he is self appointed tutor and critic to Britannia, and when he thinks something about the empire isn't right and he can't denounce it in the commons he writes to the Times about it. He is the author of a life of Nelson, "The Break-Up of China" and numerous articles on naval topics and Egypt. He is also an amateur carpenter and is fond of wood turning, cycling, hunting and many sports.



As a boy midshipman the present vice admiral was a ringleader in all sorts of mischievous pranks. In 1865 he and several companions stole the United States coat of arms from Uncle Sam's consulate in Honolulu, and they were compelled to publicly restore it the next day. The above sketch of Beresford and his companions replacing the shield was made by an officer. His audacity remained with him later in life, for one day when invited to dinner by the Prince of Wales (now king) he telegraphed: "Can't come. Very sorry. Lie follows by post."



This is not exactly a snapshot of Lord Beresford, but as it is a picture of his better half, Lady Beresford, it is not out of place here. Lady Beresford, who before her marriage in 1875 was Miss Mina Gardner, daughter of Richard Gardner, M. P. of Leicester, is beautiful and clever. Several years ago Lord Beresford signaled from the queen's yacht, "Tell Lady Charles to get immediately aboard the yacht Lincolshire Witch, where I will join her." This was a grave breach of royal etiquette and caused a tremendous hubbub.

PERSONAL AND OTHERWISE.

Emperor William is ambitious to erect a monumental structure in his capital city which shall match Westminster abbey in London. At present the remains of the former leaders of the Hohenzollerns are scattered. The empress of Japan has done much for the good of the Japanese people. He takes a deep interest in the indus-

tries of her country. She is particularly well informed about cereals and rice growing, that important feature of oriental industry. Harry de Windt, the arctic explorer, lecturing in London, told a curious story of a Russian Cossack whom he met during his overland journey from Paris to New York. It was at Irkutsk, and

the man of millions, who lived in a fine house, proved an excellent host. As for the millionaire himself, he took his nightly rest upon a couch formed of three chairs placed side by side and never troubled to undress. Abdul Hamid of Turkey does not pay many of his debts, nor does he even attempt to keep his various embassies supplied with money for running expenses, but he is always able to find

the necessary funds for new arms. Late in placed with the Krupps an order for ninety-six field guns of the latest and most improved pattern and has authorized his minister of war to purchase 250,000 small caliber rifles. Sir William Muir, who recently resigned the principality of the University of Edinburgh at the age of eighty-three years, has been in the public service since 1837, spending much time

in India. His home is a museum of Indian and Scotch curiosities. Among them is a velvet cap made from the most useful part of John Knox's breeches and placed on the head of recipients of university degrees. Colonel Thomas Wentworth Higginson, who has just passed his seventy-ninth birthday anniversary, is preparing a series of eight lectures to be delivered in the Lowell institute course on

"American Literature in the Nineteenth Century." Dr. Johannes Orth, professor of pathological anatomy in the University of Gottingen, will succeed the late Professor Virchow at the University of Berlin. The population of Damascus, reputed the oldest city in the world, is calculated at 250,000 souls. The world's supply of cacao amounts to some 90,000 tons, and of this Ecuador

produces 27,000 tons, or about one-third. Land can be obtained at about 50 cents an acre. It requires about five years to bring a cacao tree into bearing, and cost of from 15 to 25 cents per tree. Miss Jane Scherer of Franklin, Mass. has just passed the doctor's examination at the University of Berlin in English philology with a dissertation on a medieval poem. She is the third American woman to pass this examination.